

Date: 12/02/2018

Account Number: XXXXXXXXX0591

P O BOX 370  
FIRST CITIZENS PLACE  
DYERSBURG TN 38025-0370

Page 1 of 2

For HUD-approved Homeownership Counseling, please call 1-800-569-4287, or visit the HUD website at <http://www.hud.gov/offices/hsg/sfc/hcc/hcs.cfm>

00185-002-F15366N-20181202-LN1170P2  
KENNETH CHEEK  
126 HICKORY OAKS DRIVE SE  
CLEVELAND TN 37323

### Activity Summary Information

Previous Balance	\$11,017.88	Payment Information	
Current Credits	\$657.12	Prior Statement Closing Date	11/01/2018
Current Debits	\$0.00		
Prior Period Credits	\$0.00	Past Due Amount	\$10,574.53
Prior Period Debits	\$0.00	Current Fees	\$0.00
		Current Escrow	\$0.00
New Balance	\$10,360.76	Current Interest	\$52.36
Credit Limit	\$20,000.00	Current Principal	\$0.00
Available Credit	\$0.00	Current Insurance	\$0.00
Statement Closing Date	12/02/2018	Late Charges Due	\$0.00
Days In Period	31	Total Minimum Payment Due	\$10,626.89
Average Daily Balance	\$10,721.11		
Interest Paid YTD	\$379.62	Payment Due Date	12/25/2018

### Transaction Activity Summary

Post Date	Effective Date	Transaction Description	Amount	Balance
11/19/2018	11/19/2018	PRINCIPAL DUE PMT	\$857.12	\$10,360.76

Please return this portion with your payment. Do not attach check to stub.

KENNETH CHEEK  
126 HICKORY OAKS DRIVE SE  
CLEVELAND TN 37323

Account Number XXXXXXXXX0591

Payment Amount Due	\$10,626.89
Payment Due Date	12/25/2018



**Please Remit Payment to:**  
First Citizens National Bank  
Bank Operations  
PO Box 370  
One First Citizens Place  
Dyersburg, TN 38025-0370

Amount Enclosed:

--	--	--	--	--	--	--	--	--





P O BOX 370  
FIRST CITIZENS PLACE  
DYERSBURG TN 38025-0370

00185-002-F15366N-20181202-LN1170P2

FEES	
No current period transactions posted this cycle.	
TOTAL FEES FOR THIS PERIOD	\$0.00
INTEREST CHARGED	
Interest Charge	\$52.36
Cash Transaction Fees	\$0.00
Other Applicable Fees	\$10,574.53
Prior Period Interest Adjustments	\$0.00
TOTAL FINANCE CHARGE	\$52.36

### Interest Charge Calculation

From Date	Through Date	Daily Periodic Rate	Annual Percentage Rate	Interest Amount
11/02/2018	12/02/2018	0.015753%	5.75000% (v)	\$52.36



Date: 11/01/2018  
Account Number: XXXXXXXX0591

**P O BOX 370  
FIRST CITIZENS PLACE  
DYERSBURG TN 38025-0370**

Page 1 of 2

00009-002-F15366N-20181101-LN1170P2  
KENNETH CHEEK  
126 HICKORY OAKS DRIVE SE  
CLEVELAND TN 37323

For HUD-approved Homeownership Counseling, please call 1-800-569-4287, or visit the HUD website at <http://www.hud.gov/offices/hsg/sfc/hcc/hcs.cfm>

### Activity Summary Information

Previous Balance	\$11,017.88	Payment Information	
Current Credits	\$0.00	Prior Statement Closing Date	10/01/2018
Current Debits	\$0.00		
Prior Period Credits	\$0.00	Past Due Amount	\$11,177.85
Prior Period Debits	\$0.00	Current Fees	\$975.00
		Current Escrow	\$0.00
New Balance	\$11,017.88	Current Interest	\$53.80
Credit Limit	\$20,000.00	Current Principal	\$0.00
Available Credit	\$0.00	Current Insurance	\$0.00
Statement Closing Date	11/01/2018	Late Charges Due	\$0.00
Days In Period	31	Total Minimum Payment Due	\$12,206.65
Average Daily Balance	\$11,017.88		
Interest Paid YTD	\$379.62	Payment Due Date	11/25/2018

## Transaction Activity Summary

Post Date	Effective Date	Transaction Description	Amount	Balance
10/29/2018	10/29/2018	Professional Fees	\$975.00	\$11,017.88

Please return this portion with your payment. Do not attach check to stub.

KENNETH CHEEK  
126 HICKORY OAKS DRIVE SE  
CLEVELAND TN 37323

Account Number XXXXXXXX0591

Payment Amount Due	\$12,206.65
Payment Due Date	11/25/2018



**Please Remit Payment to:**  
First Citizens National Bank  
Bank Operations  
PO Box 370  
One First Citizens Place  
Dyersburg, TN 38025-0370

**Amount Enclosed:**

[illegible]





Case 1:18-cv-01048-SDR  
FIRST CITIZENS  
NATIONAL BANK

Doc 4 Filed 12/17/18 Entered 12/17/18 17:55:45 Desc  
Main Document Page 4 of 4

Home Equity Line of Credit  
Date: 11/01/2018  
Account Number: XXXXXXXX0591

P O BOX 370  
FIRST CITIZENS PLACE  
DYERSBURG TN 38025-0370

Page 2 of 2

#### FEES

No current period transactions posted this cycle.

TOTAL FEES FOR THIS PERIOD

\$0.00

#### INTEREST CHARGED

Interest Charge

\$53.80

Cash Transaction Fees

\$0.00

Other Applicable Fees

\$11,177.85

Prior Period Interest Adjustments

\$0.00

TOTAL FINANCE CHARGE

\$53.80

#### Interest Charge Calculation

From  
Date  
10/02/2018

Through  
Date  
11/01/2018

Daily  
Periodic Rate  
0.015753%

Annual  
Percentage Rate  
5.75000% (v)

Interest  
Amount  
\$53.80